Case 17-70313-JAD

Doc 81 Filed 07/14/22 Entered 07/15/22 00:26:38 Certificate of Notice Page 1 of 4 IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

FILED

7/12/22 10:53 am

Desc Imaged

CLERK

U.S. BANKRUPTCY COURT - WDPA

IN RE:

JASON A RAKE DANIELLE S RAKE Debtor(s)

Ronda J. Winnecour

Movant

VS. No Repondents. Case No.:17-70313 JAD

Chapter 13

Related to ECF 73

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 12th day of July, 2022, upon consideration of the Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED**, **ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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United States Bankruptcy Court Western District of Pennsylvania

In re:
Case No. 17-70313-JAD
Jason A Rake
Chapter 13

Danielle S Rake
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-7 User: auto Page 1 of 3
Date Rcvd: Jul 12, 2022 Form ID: pdf900 Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
 - regulations require that automation-companiole man display the correct ZIF.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:

| Recip ID | | Recipient Name and Address |
|----------|---|--|
| db/jdb | + | Jason A Rake, Danielle S Rake, 442 Quarry Avenue, Du Bois, PA 15801-3518 |
| 14407036 | + | Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448 |
| 14407040 | + | Sandy Township Municipal Authority, P.O. Box 443, Du Bois, PA 15801-0443 |
| 14407041 | + | Shapiro & DeNardo, LLC, c/o Christopher A. DeNardo, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 |
| 14407046 | + | Target Finance, LLC, P.O. Box 516, Hays, MT 59527-0516 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

| Standard Time. | | | | |
|----------------|---|---|-------------------------------|--|
| Recip ID | + | Notice Type: Email Address Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery | Date/Time | Recipient Name and Address |
| | | | Jul 13 2022 04:25:29 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | + | Email/Text: BKSPSE lectronic Court Notifications @ spservicing the property of the property | g.com Jul 13 2022 04:19:00 | SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412 |
| cr | + | Email/Text: bkelectronicnoticecourtmail@computershare.com | n Jul 13 2022 04:19:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386 |
| cr | | Email/Text: SLSBKN otices@national bankruptcy.com | Jul 13 2022 04:19:00 | Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883 |
| cr | + | Email/Text: bncmail@w-legal.com | Jul 13 2022 04:19:00 | Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132 |
| 14407032 | + | Email/Text: ebn@americanwebloan.com | Jul 13 2022 04:19:00 | American Web Loan, 522 North 14th Street #130, Ponca City, OK 74601-4654 |
| 14407033 | ^ | MEBN | Jul 13 2022 04:17:45 | Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890 |
| 14407034 | | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 13 2022 04:25:28 | Capital One, 15000 Capital One Dr, Richmond, VA 23238 |
| 14681656 | + | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | 1 Jul 13 2022 04:19:00 | COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132 |
| 14649487 | + | Email/Text: bankruptcy@consumerportfolio.com | Jul 13 2022 04:19:00 | CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071 |
| 14407037 | + | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | 1 Jul 13 2022 04:19:00 | Comenitybk/bonton, 3100 Easton Square Pl, Columbus, OH 43219-6289 |
| 14407038 | + | Email/Text: bankruptcy@consumerportfolio.com | T 1 12 2022 04 10 00 | G P. (51) G 162551 |

Jul 13 2022 04:19:00

Consumer Portfolio Svc, 16355 Laguna Canyon

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| | | Rd, Irvine, CA 92618-3801 |
|----------|--|--|
| 15175391 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com Jul 13 | 2022 04:19:00 Federal Home Loan Mortgage Corporation, as Truste, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 |
| 14419518 | Email/Text: sbse.cio.bnc.mail@irs.gov Jul 13 | 2022 04:19:00 Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346 |
| 14964388 | Email/Text: JCAP_BNC_Notices@jcap.com Jul 13 | 2022 04:19:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302 |
| 14407035 | Email/PDF: ais.chase.ebn@aisinfo.com Jul 13 | 2022 04:25:15 Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 14408038 | Email/PDF: cbp@onemainfinancial.com Jul 13 | 2022 04:25:21 ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 14407039 | + Email/PDF: cbp@onemainfinancial.com Jul 13 | 2022 04:25:21 OneMain Financial, 280 Commons Drive, Du Bois, PA 15801-3808 |
| 14724572 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 13 | 2022 04:25:23 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23451 |
| 14680714 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 13 | 2022 04:25:16 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14408042 | + Email/PDF: rmscedi@recoverycorp.com Jul 13 | 2022 04:25:24 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14672105 | Email/Text: bnc-quantum@quantum3group.com Jul 13 | 2022 04:19:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14952078 | + Email/Text: bncmail@w-legal.com Jul 13 | 2022 04:19:00 SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 14411032 | Email/Text: bankruptcy@bbandt.com Jul 13 | 2022 04:19:00 Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847 |
| 14407042 | + Email/Text: bankruptcy@bbandt.com Jul 13 | 2022 04:19:00 Sheffield Financial Co, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110 |
| 14419818 | + Email/Text: bkelectronicnoticecourtmail@computershare.com Jul 13 | 2022 04:19:00 Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 14407043 | + Email/Text: bkelectronicnoticecourtmail@computershare.com Jul 13 | 2022 04:19:00 Specialized Loan Servicing, LLC, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386 |
| 14407044 | + Email/PDF: gecsedi@recoverycorp.com Jul 13 | 2022 04:25:28 Syncb/sleep Number, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 14407045 | + Email/PDF: gecsedi@recoverycorp.com Jul 13 | 2022 04:25:27 Synchrony Bank/Pay Pal Smart Conn, P.O. Box 965005, Orlando, FL 32896-5005 |

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Federal Home Loan Mortgage Corporation, as Trustee |
| cr | | Specialized Loan Servicing LLC |
| cr | *P++ | JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14886291 | *+ | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

| Date: Jul 14, 2022 | Signature: | /s/Gustava Winters | |
|--------------------|------------|--------------------|--|
| | | | |

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

 Name
 Email Address

 Brian Nicholas
 on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmllawgroup.com

 Jerome B. Blank
 on behalf of Creditor Specialized Loan Servicing LLC pawb@fedphe.com

Kenneth P. Seitz on behalf of Debtor Jason A Rake thedebterasers@aol.com

Kenneth P. Seitz on behalf of Joint Debtor Danielle S Rake thedebterasers@aol.com

Lisa Cancanon
on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu

Maria Miksich
on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans

Structured Transaction Trust, Series 2019-3 mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8